

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Pamela Ann Bush  
Debtor

Case No. 24-00497-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Mar 04, 2024

User: AutoDocke  
Form ID: 309A

Page 1 of 4  
Total Noticed: 59

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2024:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | Pamela Ann Bush, 1013 Sterling St, Scranton, PA 18508-2402   |
| tr       | + Lisa Ann Rynard, Law Office of Lisa A. Rynard, (Trustee), 240 Broad Street, Montoursville, PA 17754-2282 |
| 5599880  | DSRM Nat Bank/Valero, Attn: Bankruptcy One Valero Way, San Antonio, TX 78249                               |
| 5599886  | + Level One/mls, 400 Quincy St, Hancock, MI 49930-1839   |
| 5599889  | + Penn East F C U, 851 Commerce Blvd, Scranton, PA 18519-1761  |
| 5599892  | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210                     |
| 5599894  | Scranton Single Tax Office, 315 Franklin Ave, Scranton, PA 18503-1201                                      |
| 5599912  | U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533               |

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| aty      | Email/Text: help@cibiklaw.com              | Mar 04 2024 18:40:00 | Michael A. Cibik, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102                 |
| ust      | + Email/Text: ustpreion03.ha.ecf@usdoj.gov | Mar 04 2024 18:40:00 | United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104                          |
| 5599862  | Email/PDF: bncnotices@becket-lee.com       | Mar 04 2024 18:53:04 | Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540                                   |
| 5599865  | EDI: CRFRSTNA.COM                          | Mar 04 2024 23:39:00 | CFNA, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315   |
| 5599863  | EDI: CAPITALONE.COM                        | Mar 04 2024 23:39:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285                               |
| 5599864  | EDI: CAPITALONE.COM                        | Mar 04 2024 23:39:00 | Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285                     |
| 5599867  | EDI: CITICORP                              | Mar 04 2024 23:39:00 | Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040                |
| 5599868  | EDI: CITICORP                              | Mar 04 2024 23:39:00 | Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040 |
| 5599869  | + EDI: WFNNB.COM                           | Mar 04 2024 23:39:00 | Comenity Bank/Kingsize, ATTN: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125                    |
| 5599870  | + EDI: WFNNB.COM                           | Mar 04 2024 23:39:00 | Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125                      |
| 5599871  | + EDI: WFNNB.COM                           | Mar 04 2024 23:39:00 | Comenity Bank/Roaman's, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125                         |
| 5599872  | + EDI: WFNNB.COM                           | Mar 04 2024 23:39:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125                  |
| 5599873  | + EDI: WFNNB.COM                           |                      |  |

District/off: 0314-5  
Date Rcvd: Mar 04, 2024

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Form ID: 309A

Page 2 of 4  
Total Noticed: 59

|         |   |                      |  |
|---------|---|----------------------|--|
|         |   | Mar 04 2024 23:39:00 | Comenity Capital/BBBmc, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125                     |
| 5599875 | + EDI: WFNNB.COM                                      |                      |  |
|         |   | Mar 04 2024 23:39:00 | Comenity Capital/Forever 21, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125                |
| 5599874 | + EDI: WFNNB.COM                                      |                      |  |
|         |   | Mar 04 2024 23:39:00 | Comenity Capital/famous, Attn: Bankruptcy POB 182125, Columbus, OH 43218-2125                        |
| 5599876 | + EDI: WFNNB.COM                                      |                      |  |
|         |   | Mar 04 2024 23:39:00 | Comenity/MPRC, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125                              |
| 5599877 | + EDI: WFNNB.COM                                      |                      |  |
|         |   | Mar 04 2024 23:39:00 | ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125                |
| 5599878 | Email/PDF: creditonebknotifications@resurgent.com     |                      |  |
|         |   | Mar 04 2024 18:41:28 | Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273                      |
| 5599879 | EDI: DISCOVER   |                      |  |
|         |   | Mar 04 2024 23:39:00 | Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851                   |
| 5599887 | EDI: CITICORP   |                      |  |
|         |   | Mar 04 2024 23:39:00 | Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104                        |
| 5599881 | Email/Text: collecadminbankruptcy@fnni.com            |                      |  |
|         |   | Mar 04 2024 18:40:00 | Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103  |
| 5599882 | Email/Text: Atlanticus@ebn.phinsolutions.com          |                      |  |
|         |   | Mar 04 2024 18:40:00 | Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555                                     |
| 5599883 | + Email/Text: GSBankElectronicBankruptcyNotice@gs.com |                      |  |
|         |   | Mar 04 2024 18:40:00 | Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198                       |
| 5599884 | EDI: IRS.COM  |                      |  |
|         |   | Mar 04 2024 23:39:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 5599866 | EDI: JPMORGANCHASE                                    |                      |  |
|         |   | Mar 04 2024 23:39:00 | Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850                               |
| 5599885 | Email/Text: PBNCNotifications@peritussservices.com    |                      |  |
|         |   | Mar 04 2024 18:40:00 | Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043                            |
| 5599888 | + Email/Text: Mercury@ebn.phinsolutions.com           |                      |  |
|         |   | Mar 04 2024 18:40:00 | Mercury/FBT, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064                                 |
| 5599890 | Email/Text: fesbank@attorneygeneral.gov               |                      |  |
|         |   | Mar 04 2024 18:40:00 | Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001              |
| 5599893 | + Email/Text: bankruptcynotices@psecu.com             |                      |  |
|         |   | Mar 04 2024 18:40:00 | PSECU, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013                                |
| 5599891 | EDI: PENNDEPTREV                                      |                      |  |
|         |   | Mar 04 2024 23:39:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001     |
| 5599891 | Email/Text: RVSVCBICNOTICE1@state.pa.us               |                      |  |
|         |   | Mar 04 2024 18:40:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001     |
| 5599896 | EDI: SYNC   |                      |  |
|         |   | Mar 04 2024 23:39:00 | Syncb/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                              |
| 5599897 | EDI: SYNC   |                      |  |
|         |   | Mar 04 2024 23:39:00 | Syncb/Verizon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                               |
| 5599895 | EDI: SYNC   |                      |  |
|         |   | Mar 04 2024 23:39:00 | Syncb/ebay, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                                  |
| 5599898 | + EDI: SYNC   |                      |  |
|         |   | Mar 04 2024 23:39:00 | Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259                         |
| 5599899 | EDI: SYNC   |                      |  |
|         |   | Mar 04 2024 23:39:00 | Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                       |
| 5599900 | EDI: SYNC   |                      |  |

District/off: 0314-5  
Date Rcvd: Mar 04, 2024

User: AutoDocke  
Form ID: 309A

Page 3 of 4  
Total Noticed: 59

|         |                                  |                      |  |
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| 5599901 | EDI: SYNC                        | Mar 04 2024 23:39:00 | Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                |
| 5599902 | EDI: SYNC                        | Mar 04 2024 23:39:00 | Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                        |
| 5599903 | EDI: SYNC                        | Mar 04 2024 23:39:00 | Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                    |
| 5599904 | EDI: SYNC                        | Mar 04 2024 23:39:00 | Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                   |
| 5599905 | EDI: SYNC                        | Mar 04 2024 23:39:00 | Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                      |
| 5599906 | EDI: SYNC                        | Mar 04 2024 23:39:00 | Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                       |
| 5599907 | EDI: SYNC                        | Mar 04 2024 23:39:00 | Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                  |
| 5599908 | EDI: SYNC                        | Mar 04 2024 23:39:00 | Synchrony/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                  |
| 5599909 | EDI: SYNC                        | Mar 04 2024 23:39:00 | Synchrony/Ebates, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                          |
| 5599910 | EDI: SYNC                        | Mar 04 2024 23:39:00 | Synchrony/HSN, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                             |
| 5599911 | + EDI: WTRRN BANK.COM            | Mar 04 2024 23:39:00 | Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                   |
| 5599913 | ^ MEBN                           | Mar 04 2024 23:39:00 | Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475    |
| 5599914 | Email/Text: bknotice@upgrade.com | Mar 04 2024 18:36:07 | U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009                     |
| 5599915 | EDI: CAPITALONE.COM              | Mar 04 2024 18:40:00 | Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322                     |
| 5599916 | + EDI: WFFC2                     | Mar 04 2024 23:39:00 | Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
|         |                                  | Mar 04 2024 23:39:00 | Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001           |

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Page 4 of 4  
Total Noticed: 59

Signature: /s/Gustava Winters

**Information to identify the case:**

Debtor 1: Pamela Ann Bush Social Security number or ITIN: xxx-xx-5872  
First Name Middle Name Last Name EIN: -------  
Debtor 2: Social Security number or ITIN: ----  
(Spouse, if filing) First Name Middle Name Last Name EIN: -------  
United States Bankruptcy Court: Middle District of Pennsylvania Date case filed for chapter: 7 2/29/24  
Case number: 5:24-bk-00497-MJC

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:   | About Debtor 2:   |
|---|---|---|
| 1. Debtor's full name                       | Pamela Ann Bush   |   |
| 2. All other names used in the last 8 years |   |   |
| 3. Address                                  | 1013 Sterling St<br>Scranton, PA 18508-2402   |   |
| 4. Debtor's attorney<br>Name and address    | Michael A. Cibik<br>Cibik Law, P.C.<br>1500 Walnut Street<br>Suite 900<br>Philadelphia, PA 19102            | Contact phone 215 735-1060<br>Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>               |
| 5. Bankruptcy trustee<br>Name and address   | Lisa Ann Rynard<br>Law Office of Lisa A. Rynard<br>(Trustee)<br>240 Broad Street<br>Montoursville, PA 17754 | Contact phone 570-505-3289<br>Email: <a href="mailto:larynard@larynardlaw.com">larynard@larynardlaw.com</a> |

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

page  
1

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

|  |  |  |
|--|--|--|
| <b>6. Bankruptcy clerk's office</b><br><br>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . | Max Rosenn U.S. Courthouse<br>197 South Main Street<br>Wilkes-Barre, PA 18701  | Hours open:<br>Monday – Friday 9:00 AM to 4:00 PM<br><br>Contact phone (570) 831-2500<br><br>Date: 3/4/24  |
| <b>7. Meeting of creditors</b><br><br>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.   | <b>April 8, 2024 at 01:15 PM</b><br><br>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.<br><br><b>*Valid photo identification and proof of social security number are required*</b>  | <b>Location:</b><br><br>Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a> , Enter Meeting ID 546 009 7117, Click on Join using passcode 7420254622, or call 1-272-239-0720<br><br>For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a> |
| <b>8. Presumption of abuse</b><br><br>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.              | Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.  |  |
| <b>9. Deadlines</b><br><br>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b><br><br><b>Filing deadline: 6/7/24</b><br><br><b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul><br><b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.<br><br><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors |  |
| <b>10. Proof of claim</b><br><br>Please do not file a proof of claim unless you receive a notice to do so.   | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.  |  |
| <b>11. Creditors with a foreign address</b>  | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.  |  |
| <b>12. Exempt property</b>   | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.   |  |